

Agent Information

NAIC# **19275**

32. Do you use captive agents? ☒

 If Yes, how many captive agents as of 3/1/2002 **297**

33. Do you use independent agents? ☐

 If Yes, estimated number of independent agents as of 3/1/2002 **0**

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Memo release to all agents and internal staf with changes as it pertains to each state.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

e-mail and agent bulletins

NAIC# **25178**

32. Do you use captive agents? ☒

 If Yes, how many captive agents as of 3/1/2002 **522**

33. Do you use independent agents? ☐

 If Yes, estimated number of independent agents as of 3/1/2002 **0**

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

procedures are updated and zone and agency communications are sent out in order to pass on new information.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☐

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

NAIC# 28207

32. Do you use captive agents? ☒

If Yes, how many captive agents as of 3/1/2002 26

33. Do you use independent agents? ☒

If Yes, estimated number of independent agents as of 3/1/2002 3800

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Materials Review process which includes product,sales,business board,legal and executive team sign off.
Quarterly newsletters and special bulletins to brokers that go through the materials review process above.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

E-mails to internal agents and staff, which may also include the newsletters or special bulletins. Internal staff meetings. Conference calls.
Monthly business board meetings which include management from all areas.

NAIC# **56014**

32. Do you use captive agents? ☒

 If Yes, how many captive agents as of 3/1/2002 **94**

33. Do you use independent agents? ☐

 If Yes, estimated number of independent agents as of 3/1/2002 **0**

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Electronic Newsletters, Memos, Paper Newsletters

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Electronic Newsletters, Memos, Paper Newsletters

NAIC# **56383**

32. Do you use captive agents? ☐

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 124

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☐

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

All newly appointed agents are provided with an agent field guide, which reviews current Medicare supp guidelines. As laws are revised the field guide is also revised and all agents are notified of such revisions. This is done through newsletters.

NAIC# **60593**

32. Do you use captive agents? ☐

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 0

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 We generate memorandums and update written sales requirements.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☐

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

NAIC# **60836**

32. Do you use captive agents? ☒

 If Yes, how many captive agents as of 3/1/2002 30

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 576

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Legislation and bulletins are reviewed and assigned to the appropriate department. If there are major changes all departments affected meet to discuss. If needed, forms are changed and provided to agents. Managers inform their departments of changes.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☐

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

NAIC# **61239**

32. Do you use captive agents? ☐

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 230

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Internal Compliance Memorandum and Marketing Bulletin

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Internal Compliance Memorandum and Marketing Bulletin

NAIC# **61751**

32. Do you use captive agents? ☐

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 169

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 Company Newsletters, Updates on website, Interoffice memorandums, Interoffice meetings

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☐

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

NAIC# **62146**

32. Do you use captive agents? ☒

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☐

 If Yes, estimated number of independent agents as of 3/1/2002 0

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Letters and e-mails to field managers. Training, sales school.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Compliance and legal department news bulletins. Internal memos and discussions via conference calls, e-mails and/os meetings.

NAIC# **62286**

32. Do you use captive agents? ☒

 If Yes, how many captive agents as of 3/1/2002 19

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 3605

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Letters, Web Postings, Commission Mailers

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Letters, Web Postings, Commission Mailers

NAIC# **63479**

32. Do you use captive agents? ☐

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 0

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Monthly newsletters, posting on website

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Phone conversations, memos

NAIC# **64130**

32. Do you use captive agents? ☐

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 525

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 We have a legislative analyst who monitors activity in the states pertaining to medigap insurance. This analyst is responsible for interpreting statutes, informing affected areas and insuring compliance.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☐

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

NAIC# **64211**

32. Do you use captive agents? ☐

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 430

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 Our compliance department notifies our Agency department who prepares and sends information to agents via regular mail. Underwriters and staff are informed by compliance via internal memos.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 Information is posted on our website and included in commission statements. Meeting are routinely held as well.

NAIC# **65536**

32. Do you use captive agents? ☒

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☐

 If Yes, estimated number of independent agents as of 3/1/2002 0

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 Sales bulletins and Digital office (intranet)

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☐

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

NAIC# **66605**

32. Do you use captive agents? ☐

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☐

 If Yes, estimated number of independent agents as of 3/1/2002 0

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 compliance memo via e-mail

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☐

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

NAIC# **66869**

32. Do you use captive agents? ☒

 If Yes, how many captive agents as of 3/1/2002 43

33. Do you use independent agents? ☐

 If Yes, estimated number of independent agents as of 3/1/2002 0

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 annual notification of Medicare changes and the corresponding Medicare Supplement benefit changes-formal mailing to agents is included in the required mailings to policyholders by Dec 1 of each year.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 First Priority Agency briefing system-database of agent communications. An email is sent to notify agents. Home office staff is cc'd on the announcements. The document is stored in the database for future reference. Home office underwriters and staff are

NAIC# **68284**

32. Do you use captive agents? ☒

 If Yes, how many captive agents as of 3/1/2002 1230

33. Do you use independent agents? ☐

 If Yes, estimated number of independent agents as of 3/1/2002 0

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 In our company magazine

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 By e-mail

NAIC# **68462**

32. Do you use captive agents? ☐

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 0

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 Changes and new information are discerned and reviewed by the Company's Legal department. The legal department notifies all personnel who are affected by the changes or new information.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 Changes and new information are reviewed by the Company's legal department. The legal department notifies all personnel who are affected by the changes or new information.

NAIC# **68500**

32. Do you use captive agents? ☐

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 0

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Bulletins, newsletters

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Bulletins, newsletters, memos

NAIC# **69132**

32. Do you use captive agents? ☐

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 0

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 Interoffice compliance memos. We useNILS publishingId. For Redbook database.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 Questions and answers via compliance personnel.

NAIC# **69663**

32. Do you use captive agents? ☐

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☐

 If Yes, estimated number of independent agents as of 3/1/2002 0

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

training, on line reference for procedures

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

internal memos

NAIC# **70629**

32. Do you use captive agents? ☐

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 245

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 Emails are sent to all supervisors of each department for communication with their staff.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 Emails are sent to all supervisors of each department for communication with their staff.

NAIC# **71412**

32. Do you use captive agents? ☒

 If Yes, how many captive agents as of 3/1/2002 **76**

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 **3214**

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 We use specific field communications, monthly newsletters and underwriting guideline updates to inform the appropriate person of changes.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 We use specific field communications, monthly newsletters, phone calls, e-mails and underwriting guideline updates to inform the appropriate persons of changes.

NAIC# **71471**

32. Do you use captive agents? ☐

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 0

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Agent bulletins and monthly newsletters

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☐

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

NAIC# **78174**

32. Do you use captive agents? ☐

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 1299

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 We issue field bulletins to the agents explaining anything new that the agents need to be aware of.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 We issue field bulletins to the agents explaining anything new that the agents need to be aware of.

NAIC# **79413**

32. Do you use captive agents? ☒

 If Yes, how many captive agents as of 3/1/2002 **97**

33. Do you use independent agents? ☐

 If Yes, estimated number of independent agents as of 3/1/2002 **0**

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Classroom training, on job training.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Classroom training and monitored phone calls.

NAIC# **80314**

32. Do you use captive agents? ☐

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 3000

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Regional sales manager newsletters, correspondence to each agent regarding changes, annual sales meetings.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Regional sales manager bi-monthly meetings, Unicare website

NAIC# **80578**

32. Do you use captive agents? ☒

 If Yes, how many captive agents as of 3/1/2002 799

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 389

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

 Agents are notified of new information at approx 3-4 sessions a year. E-mails, via documents such as the product approval/requirements list for each state, and with articles in the Agency monthly publication when applicable.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☐

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

NAIC# **86355**

32. Do you use captive agents? ☐

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 0

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☐

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

NAIC# **91472**

32. Do you use captive agents? ☐

 If Yes, how many captive agents as of 3/1/2002 0

33. Do you use independent agents? ☐

 If Yes, estimated number of independent agents as of 3/1/2002 0

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Letters to all existing agents and informational packets for the new agents.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☐

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

NAIC# **92916**

32. Do you use captive agents? ☒

 If Yes, how many captive agents as of 3/1/2002 102

33. Do you use independent agents? ☒

 If Yes, estimated number of independent agents as of 3/1/2002 1278

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Letters to all existing agents and informational packets for the new agents.

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☐

 If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

NAIC#

TEMP1

32. Do you use captive agents? ☒

If Yes, how many captive agents as of 3/1/2002

940

33. Do you use independent agents? ☐

If Yes, estimated number of independent agents as of 3/1/2002

0

34. Do you have a formal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Electronic Newsletters/Memos, Paper newsletters

35. Do you have an informal process for keeping agents, underwriters and staff informed, particularly on legislative requirements such as the Medigap Guarantee Issue Protections? ☒

If Yes, please give general description of process and tools used (i.e. newsletters, conferences, etc.)

Electronic Newsletters/ Memos, Paper newsletters